

# **EXHIBIT 5**

## Administrative Fee

**\$29.46 monthly per contract**

**First year cost ( \$29.46 x 520 contracts x 10 months ) = \$153,192**

Your BCBSM Administrative fee is all-inclusive. No fee is charged for the first two months of a new program, and your fee includes all of these advantages and more:

- ♦ Plan Implementation
- ♦ Benefit Books
- ♦ ID Cards
- ♦ Employee Communications
- ♦ Claims Processing
- ♦ Check Writing
- ♦ Local Account Representative
- ♦ Utilization Management Reports
- ♦ Precertification
- ♦ Utilization Review
- ♦ Case Management
- ♦ Membership Collection System
- ♦ Actuarial Services
- ♦ Anti-Fraud Services
- ♦ Cost Containment
- ♦ Group Conversion Privileges
- ♦ Customer Service Representatives
- ♦ Blue HealthLine

## Stop-loss (Re-insurance)

Specific stop-loss protects against individual catastrophic claims paid during the plan year. Aggregate stop-loss protects against high claims for your group in total. Stop-loss protection is essential for most self-funded organizations. We offer excellent coverage at an excellent price with features other stop-loss carriers don't offer.

### BCBSM Stop-Loss Advantages:

- ♦ Administered on a per contract basis (i.e. a family of five is capped at \$75,000 rather than each family member capped at \$75,000 each)
- ♦ Guaranteed renewal
- ♦ No need to coordinate reimbursement with a third party
- ♦ Immediate credit for any contract that exceeds the specific stop-loss limit

Specific	<u>Annual Attachment Point</u>		<u>Monthly Cost Per Contract</u>		
	Aggregate per contract	Based on 520 contracts	Specific	120% Aggregate	Total
\$40,000	\$2,620	\$1,362,581	\$21.72	\$2.72	\$24.44
\$50,000	\$2,686	\$1,396,843	\$16.41	\$3.23	\$19.64
<b>\$75,000</b>	<b>\$2,778</b>	<b>\$1,444,335</b>	<b>\$9.60</b>	<b>\$3.76</b>	<b>\$13.36</b>
\$100,000	\$2,826	\$1,469,314	\$6.29	\$3.98	\$10.27
Aggregate Only	\$2,918	\$1,517,159		\$4.66	\$4.66

**First year cost ( \$13.36 x 520 Contracts x 12 months ) = \$83,366**

Your group's aggregate attachment point is calculated by multiplying 120% of projected annual amounts billed your group by BCBSM for medical coverage by the number of contracts covered ( 120% x \$1,203,613 / 520 = \$2,778 ).

Your stop-loss protection covers your medical benefits (hospital, professional) for both \$75,000 Specific and 120% Aggregate.

**Administrative Fee**

	Current 07/01/2000 - 06/30/2001	Renewal 07/01/2001 - 06/30/2002	Adjustment
Monthly Per Contract	\$21.41	\$23.34	9.01%

Your BCBSM Administrative Fee is all-inclusive. Your fee includes all of these advantages and more:

- \* HIPAA Certificates
- \* Benefit Books
- \* ID Cards
- \* Employee Communications
- \* Claims Processing
- \* Check Writing
- \* Local Account Representatives
- \* Utilization Management Reports
- \* Precertification
- \* Utilization Review
- \* Case Management
- \* Membership Processing
- \* Actuarial Services
- \* Anti-Fraud Services
- \* Cost Containment
- \* Group Conversion Privileges
- \* Customer Service Representatives
- \* Blue HealthLine

**Stop - Loss**

*changed to \$100,000*

<u>\$75,000 Specific &amp; 120% Aggregate</u>	Current 07/01/2000 - 06/30/2001	Renewal 07/01/2001 - 06/30/2002	Adjustment
Monthly Fee Per Contract	\$13.36	\$17.58	31.59%
Aggregate Attachment Point	\$2.778	\$3.142	13.10%

Specific stop-loss protects against individual catastrophic claims paid during the plan year. Aggregate stop-loss protects against high claims for your group in total. Your stop-loss protection covers your Medical benefits (Facility and Physician) for both Specific and Aggregate.

**BCBSM Stop-Loss Advantages:**

- \* Administered on a per contract basis (i.e., a family of five is capped at \$75,000 rather than each family member capped at \$75,000 each)
- \* Guaranteed renewal
- \* No need to coordinate reimbursement with a third party
- \* Immediate credit for any contract that exceeds the specific stop-loss limit
- \* Pooled excess claims never affect future renewal rates

### Administrative Fee

	Current 07/01/2002 - 06/30/2003	Renewal 07/01/2003 - 06/30/2004	Adjustment
Monthly Per Contract	\$25.44	\$27.22	7.00%

Your BCBSM Administrative Fee is all-inclusive. Your fee includes all of these advantages and more:

- \* HIPAA Certificates
- \* Benefit Books
- \* ID Cards
- \* Employee Communications
- \* Claims Processing
- \* Check Writing
- \* Local Account Representatives
- \* Utilization Management Reports
- \* Precertification
- \* Utilization Review
- \* Case Management
- \* Membership Processing
- \* Actuarial Services
- \* Anti-Fraud Services
- \* Cost Containment
- \* Group Conversion Privileges
- \* Customer Service Representatives
- \* Blue HealthLine

### Stop - Loss

<u>\$100,000 Specific</u>	Current 07/01/2002 - 06/30/2003	Renewal 07/01/2003 - 06/30/2004	Adjustment
Monthly Fee Per Contract	\$11.92	\$14.17	18.88%

Specific stop-loss protects against individual catastrophic claims paid during the plan year. Aggregate stop-loss protects against high claims for your group in total. Your stop-loss protection covers your Medical benefits (Facility and Physician) for Specific.

### BCBSM Stop-Loss Advantages:

- \* Administered on a per contract basis (i.e., a family of five is capped at \$75,000 rather than each family member capped at \$75,000 each)
- \* Guaranteed renewal
- \* No need to coordinate reimbursement with a third party
- \* Immediate credit for any contract that exceeds the specific stop-loss limit
- \* Pooled excess claims never affect future renewal rates

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HEALTH CARE RETIREMENT  
INCOME PLAN**Administrative Fee**

	Current 07/01/2003 - 06/30/2004	Renewal 07/01/2004 - 06/30/2005	Adjustment
Monthly Per Contract	\$27.22	\$28.58	5.00%

Your BCBSM Administrative Fee is all-inclusive. Your fee includes all of these advantages and more:

- \* HIPAA Certificates
- \* Benefit Books
- \* ID Cards
- \* Employee Communications
- \* Claims Processing
- \* Check Writing
- \* Local Account Representatives
- \* Utilization Management Reports
- \* Precertification
- \* Utilization Review
- \* Case Management
- \* Membership Processing
- \* Actuarial Services
- \* Anti-Fraud Services
- \* Cost Containment
- \* Group Conversion Privileges
- \* Customer Service Representatives
- \* Blue HealthLine

**Stop - Loss**

	Current 07/01/2003 - 06/30/2004	Renewal 07/01/2004 - 06/30/2005	Adjustment
<u>\$100,000 Specific</u>			
Monthly Fee Per Contract	\$14.17	\$15.46	9.10%

Specific stop-loss protects against individual catastrophic claims paid during the plan year. Aggregate stop-loss protects against high claims for your group in total. Your stop-loss protection covers your Medical benefits (Facility and Physician) for Specific.

**BCBSM Stop-Loss Advantages:**

- \* Administered on a per contract basis (i.e., a family of five is capped at \$75,000 rather than each family member capped at \$75,000 each)
- \* Guaranteed renewal
- \* No need to coordinate reimbursement with a third party
- \* Immediate credit for any contract that exceeds the specific stop-loss limit
- \* Pooled excess claims never affect future renewal rates

**Administrative Fee**

	Current <u>07/01/2004 - 06/30/2005</u>	Renewal <u>07/01/2005 - 06/30/2006</u>	<u>Adjustment</u>
Monthly Per Contract	\$28.58	\$28.58	0.00%

Your BCBSM Administrative Fee is all-inclusive. Your fee includes all of these advantages and more:

- \* HIPAA Certificates
- \* Benefit Books
- \* ID Cards
- \* Employee Communications
- \* Claims Processing
- \* Check Writing
- \* Local Account Representatives
- \* Utilization Management Reports
- \* Precertification
- \* Utilization Review
- \* Case Management
- \* Membership Processing
- \* Actuarial Services
- \* Anti-Fraud Services
- \* Cost Containment
- \* Group Conversion Privileges
- \* Customer Service Representatives
- \* Blue HealthLine

**Stop - Loss**

	Current <u>07/01/2004 - 06/30/2005</u>	Renewal <u>07/01/2005 - 06/30/2006</u>	<u>Adjustment</u>
<u>\$100,000 Specific</u> Monthly Fee Per Contract	\$15.46	\$13.38	-13.45%

Specific stop-loss protects against individual catastrophic claims paid during the plan year. Aggregate stop-loss protects against high claims for your group in total. Your stop-loss protection covers your Medical benefits (Facility and Physician) for Specific.

**BCBSM Stop-Loss Advantages:**

- \* Administered on a per contract basis (i.e., a family of five is capped at \$75,000 rather than each family member capped at \$75,000 each)
- \* Guaranteed renewal
- \* No need to coordinate reimbursement with a third party
- \* Immediate credit for any contract that exceeds the specific stop-loss limit
- \* Pooled excess claims never affect future renewal rates

7-1-06 RENEWAL

360-Health CARE

Blue Cross  
SubhiAdministrative Fee

	Current 07/01/2005 - 06/30/2006	Renewal 07/01/2006 - 06/30/2007	Adjustment
Monthly Per Contract	\$29.93	\$30.83	3.01%

Your BCBSM Administrative Fee is all-inclusive. Your fee includes all of these advantages and more:

- \* HIPAA Certificates
- \* Benefit Books
- \* ID Cards
- \* Employee Communications
- \* Claims Processing
- \* Check Writing
- \* Local Account Representatives
- \* Utilization Management Reports
- \* Precertification
- \* Utilization Review
- \* Case Management
- \* Membership Processing
- \* Actuarial Services
- \* Anti-Fraud Services
- \* Cost Containment
- \* Group Conversion Privileges
- \* Customer Service Representatives
- \* BlueHealthConnection

Stop - Loss

<u>\$100,000 Specific</u>	Current 07/01/2005 - 06/30/2006	Renewal 07/01/2006 - 06/30/2007	Adjustment
Monthly Fee Per Contract	\$13.38	\$19.12	42.90%

Specific stop-loss protects against individual catastrophic claims paid during the plan year. Aggregate stop-loss protects against high claims for your group in total. Your stop-loss protection covers your Medical benefits (Facility and Physician) for Specific.

BCBSM Stop-Loss Advantages:

- \* Administered on a per contract basis (i.e., a family of five is capped at \$75,000 rather than each family member capped at \$75,000 each)
- \* Guaranteed renewal
- \* No need to coordinate reimbursement with a third party
- \* Immediate credit for any contract that exceeds the specific stop-loss limit
- \* Pooled excess claims never affect future renewal rates

### Administrative Fee

	Current 07/01/2006 - 06/30/2007	Renewal 07/01/2007 - 06/30/2008	<u>Adjustment</u>
Monthly Per Contract	\$30.83	\$31.45	2.01%

Your BCBSM Administrative Fee is all-inclusive. Your fee includes all of these advantages and more:

- |   |  |
|---|--|
| <ul style="list-style-type: none"> <li>* HIPAA Certificates</li> <li>* Benefit Books</li> <li>* ID Cards</li> <li>* Employee Communications</li> <li>* Claims Processing</li> <li>* Check Writing</li> <li>* Local Account Representatives</li> <li>* Utilization Management Reports</li> <li>* Precertification</li> </ul> | <ul style="list-style-type: none"> <li>* Utilization Review</li> <li>* Case Management</li> <li>* Membership Processing</li> <li>* Actuarial Services</li> <li>* Anti-Fraud Services</li> <li>* Cost Containment</li> <li>* Group Conversion Privileges</li> <li>* Customer Service Representatives</li> <li>* BlueHealthConnection</li> </ul> |
|---|--|

### Stop - Loss

	Current 07/01/2006 - 06/30/2007	Renewal 07/01/2007 - 06/30/2008	<u>Adjustment</u>
<u>\$150,000 Specific</u> Monthly Fee Per Contract	\$10.05	\$12.61	25.47%

Specific stop-loss protects against individual catastrophic claims paid during the plan year. Aggregate stop-loss protects against high claims for your group in total. Your stop-loss protection covers your Medical benefits (Facility and Physician) for Specific.

#### BCBSM Stop-Loss Advantages:

- \* Administered on a per contract basis (i.e., a family of five is capped at \$75,000 rather than each family member capped at \$75,000 each)
- \* Guaranteed renewal
- \* No need to coordinate reimbursement with a third party
- \* Immediate credit for any contract that exceeds the specific stop-loss limit
- \* Pooled excess claims never affect future renewal rates



**Administrative Fee**

	Current 07/01/2007 - 06/30/2008	Renewal 07/01/2008 - 06/30/2009	Adjustment
Monthly Per Contract	\$31.85	\$32.84	3.11%

Your BCBSM Administrative Fee is all-inclusive. Your fee includes all of these advantages and more:

- \* HIPAA Certificates
- \* ID Cards
- \* Employee Communications
- \* Claims Processing
- \* Check Writing
- \* Local Account Representatives
- \* Utilization Management Reports
- \* Precertification
- \* Utilization Review
- \* Case Management
- \* Membership Processing
- \* Actuarial Services
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- \* Customer Service Representatives
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**Stop - Loss**

	Current 07/01/2007 - 06/30/2008	Renewal 07/01/2008 - 06/30/2009	Adjustment
<u>\$150,000 Specific</u>			
Monthly Fee Per Contract	\$11.81	\$13.82	17.02%

Specific stop-loss protects against individual catastrophic claims paid during the plan year. Aggregate stop-loss protects against high claims for your group in total. Your stop-loss protection covers your Medical benefits (Facility and Physician) for Specific.

**BCBSM Stop-Loss Advantages:**

- \* Administered on a per contract basis (i.e., a family of five is capped at \$75,000 rather than each family member capped at \$75,000 each)
- \* Guaranteed renewal
- \* No need to coordinate reimbursement with a third party
- \* Immediate credit for any contract that exceeds the specific stop-loss limit
- \* Pooled excess claims never affect future renewal rates

### Administrative Fee

	Current <u>07/01/2009 - 06/30/2010</u>	Renewal <u>07/01/2010 - 06/30/2011</u>	<u>Adjustment</u>
Monthly Per Contract	\$33.79	\$35.14	4.00%

Your BCBSM Administrative Fee is all-inclusive. Your fee includes all of these advantages and more:

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|--|--|
| <ul style="list-style-type: none"> <li>* HIPAA Certificates</li> <li>* ID Cards</li> <li>* Employee Communications</li> <li>* Claims Processing</li> <li>* Check Writing</li> <li>* Local Account Representatives</li> <li>* Utilization Management Reports</li> <li>* Precertification</li> <li>* Utilization Review</li> </ul> | <ul style="list-style-type: none"> <li>* Case Management</li> <li>* Membership Processing</li> <li>* Actuarial Services</li> <li>* Anti-Fraud Services</li> <li>* Cost Containment</li> <li>* Group Conversion Privileges</li> <li>* Customer Service Representatives</li> <li>* BlueHealthConnection</li> </ul> |
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### Stop - Loss

Specific / Aggregate <u>Attachment Point</u>	Current period <u>07/01/2009 - 06/30/2010</u>	Renewal period <u>07/01/2010 - 06/30/2011</u>	Adjustment <u>from Current</u>
Current \$150,000 / 0% Monthly Fee Per Contract:	\$16.10	\$33.50	108.08%

\$0 / 0% Monthly Fee Per Contract	\$0.00	-100.00%
Aggregate Attachment Point with \$0 Specific	\$0	NA

Specific stop-loss protects against individual catastrophic claims paid during the plan year. Aggregate stop-loss protects against high claims for your group in total. Your stop-loss protection covers your Medical benefits (Facility and Physician) for Specific.

### BCBSM Stop-Loss Advantages:

- \* Administered on a per contract basis (i.e., a family of five is capped at \$75,000 rather than each family member capped at \$75,000 each)
- \* Guaranteed renewal
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- \* Immediate credit for any contract that exceeds the specific stop-loss limit
- \* Pooled excess claims never affect future renewal rates